

STATE OF MISSISSIPPI
DEPARTMENT OF FINANCE AND ADMINISTRATION
OFFICE OF INSURANCE
P.O. BOX 24208
JACKSON, MS 39225-4208

Presorted Standard
U.S. Postage
PAID
Jackson, MS
Permit #1022

October 2011

STATE AND SCHOOL
EMPLOYEES'

Life

AND

Health
P L A N

Know Your Benefits

2012 Open Enrollment

The Plan's 2012 Open Enrollment period will be from October 1 through October 31, 2011. Active employees, non-Medicare eligible retirees, and COBRA participants may choose either Base or Select Coverage during Open Enrollment with the coverage to be effective January 1, 2012. You can find the *Application for Coverage* form on the Plan's website, contact your Human Resources office, or call Blue Cross & Blue Shield of Mississippi (BCBSMS) at 800-709-7881 to request a form. Refer to the categories below to see what changes you can make during Open Enrollment.

Active Employees: If you want to change coverage types or add eligible dependents, you will need to return a completed *Application for Coverage* form to your Human Resources office. Contact your Human Resources office to find out the deadline to submit the form. Remember that you must be participating in the Plan in order to cover your dependents.

Non-Medicare Retirees: If you want to change coverage types, you will need to return a completed *Application for Coverage* form to BCBSMS by October 31, 2011. Please note that retirees cannot add dependents during Open Enrollment.

COBRA Participants: If you are a COBRA participant and want to change coverage types or add eligible dependents, you will need to return a completed *Application for Coverage* form to BCBSMS by October 31, 2011.



Scan this code with your smartphone or go to
<http://knowyourbenefits.dfa.state.ms.us>

You can find the *Application for Coverage* form on the Plan's
website, contact your Human Resources office, or call
Blue Cross & Blue Shield of Mississippi (BCBSMS)
at 800-709-7881 to request a form.

2012 Benefit Changes...

Certification Requirement for CTs and MRIs in Emergency Room Setting

Effective January 1, 2012, the Plan will no longer require certification of outpatient CT Scans and MRI services performed in an emergency room setting. Certification of these services will still be required if they are performed in any other outpatient setting such as a physician's office, free standing facility, or outpatient hospital (other than emergency room).

Certification Requirements for Transplant Evaluations

Effective January 1, 2012, certification of transplant evaluations by ActiveHealth will be required in addition to the current certification requirement of the actual transplant itself. Early identification of participants through the certification of the transplant evaluation will allow ActiveHealth nurses to help participants find the appropriate facility for their personal situation and guide them through the complexities of a transplant. All solid human organ and bone marrow/stem cell transplants must be certified as medically necessary by ActiveHealth before they can be covered under the Plan.

HealthQuotientSM Requirement for Medicare Primary Participants

Effective January 1, 2012, Medicare primary participants will no longer be required to complete a HealthQuotientSM (HQ) health risk assessment each year in order to be eligible for wellness benefits under the Plan. This change only applies to retirees and their eligible dependents who have Medicare as their primary insurance. Participants who have Medicare as their secondary coverage will still need to complete the HQ each year in order to be eligible for wellness benefits under the Plan.

Participating Pharmacies to Administer Certain Vaccines under Wellness Benefits

Effective January 1, 2012, the Plan will provide benefits for annual influenza (flu) and pneumonia vaccines administered by an immunization-certified pharmacist at a participating network pharmacy. In addition, participants age 60 and above may also receive the shingles vaccine from immunization-certified pharmacists under the wellness benefits. In order to receive coverage for these vaccines at no cost, you must use a CatalystRx participating pharmacy and complete the annual HealthQuotientSM (age 18 and older) prior to receiving one of these vaccines.



Weight Management Program

Effective January 1, 2012, the Plan will provide coverage for a weight management program for participants who have a Body Mass Index of 40 or greater. Administered by ActiveHealth, the Plan's medical management vendor, this 12-month program will provide participants with a personalized plan to not only lose weight but also reduce health risks. As a key component of the program, individual phone counseling with dietitians, nurses, and fitness experts will provide the expertise and support to help participants achieve their specific weight goals. This confidential program is available at no cost to qualifying participants. More information will be coming soon on this and other programs designed to help you reach and maintain your healthy weight.



2012 Premium Rate Changes

Good News! Premium rates for most coverage categories will not change January 1, 2012. For those coverage classes that include a Medicare primary participant, a slight increase will take effect January 1, 2012.

STATE AND SCHOOL EMPLOYEES' HEALTH INSURANCE PLAN MONTHLY PREMIUM RATES

Effective January 1, 2012!

NON-MEDICARE ELIGIBLE RETIREES:

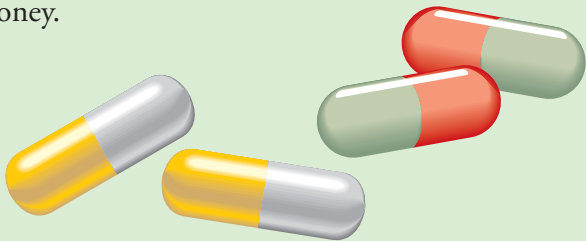
	LEGACY	HORIZON
Retiree + Spouse (Medicare)	\$622	\$810
Retiree + Spouse & Child(ren) (One or more Medicare)	\$777	\$965

MEDICARE ELIGIBLE RETIREES:

	LEGACY	HORIZON
Retiree	\$190	\$190
Retiree + Spouse (Non-Medicare)	\$699	\$887
Retiree + Spouse & Child(ren) (Non-Medicare)	\$934	\$1,042
Retiree + Child	\$345	\$345
Retiree + Children	\$502	\$502
Retiree + Spouse (Medicare)	\$380	\$380
Retiree + Spouse & Child(ren) (One or more Medicare)	\$535	\$535

Non-sedating Antihistamine Medications

Did you know that most allergy medications are now available over-the-counter? That's right. You can now get many of the non-sedating antihistamines (NSAs) without having to visit your doctor for a prescription. For example, Allegra[®] and Claritin[®], familiar NSAs that used to require a prescription, may now be purchased off the shelf. An NSA is a medication that relieves allergy symptoms without causing drowsiness. Many NSAs that are now available as over-the-counter products have the same strength as the more expensive prescription alternatives. Over-the-counter NSA options are safe and effective allergy medications and can save you money.



It's not too late!

You can still complete your 2011 HealthQuotient (HQ) and go for your free annual wellness exam! Go to www.webmdhealth.com/mississippi to complete your HQ online. Don't have internet access? Call WebMD at 866-789-4594 to request a paper copy or to complete the HQ by phone. Completing your HQ will only take a few minutes of your time and is completely confidential. For a list of covered wellness services, go to <http://knowyourbenefits.dfa.state.ms.us>, and click on Wellness/Preventive Coverage at the top of the page. For a paper copy of the list, you can call BCBSMS at 800-709-7881.

